

April 6, 2006

Dear Mr. Gruenberg,

I am writing to urge you and all board members to please attend the meeting that concerns Wal-Mart's financial proposal to enter the banking industry. I share the concern of many that this would give too much economical power to the largest retail corporation in the world. I have personally seen the devastation of local community businesses that occurs when a Wal-Mart store opens in that area. I have also witnessed unscrupulous strong-arm tactics that Wal-Mart heaps onto their vendors. Please listen to the comments and concerns that will be voiced at this meeting. This will be a critical decision with huge ramifications for our country and the world. The size and scope of this project would be dangerous in the hands of such a giant corporation with a questionable track record.

Thank you for your consideration.

Carol Tutor